

Fill in this information to identify your case and this filing:

Debtor 1

**Beth Ann Del Toro**

First Name

Middle Name

Last Name

Debtor 2

(Spouse, if filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 5:19-bk-05034

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

**2130 Snowflake Court**

Street address, if available, or other description

**Bushkill PA 18324-0000**

City State ZIP Code

**Pike**

County

#### What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$123,350.00**

Current value of the portion you own?

**\$123,350.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

#### Tenants by the Entireties

Check if this is community property (see instructions)

#### Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**3 BR, 2 bath, Lot 85, Stage 5, Pine Ridge, Lehman Twp., Pike County, PA  
Jointly owned with estranged husband Irving Del Toro**

**If you own or have more than one, list here:**

1.2

**112 Locust Street**

Street address, if available, or other description

**What is the property? Check all that apply**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Millheim PA 16854-0000**

City State ZIP Code

**Centre**

County

**Current value of the entire property?****\$62,250.00****Current value of the portion you own?****\$62,250.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Joint tenant**

**Check if this is community property**  
(see instructions)

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**3 BR, 2 bath single-family home****Joint with sister Lorraine Herman (no mortgage)**

**\$138,333.00 minus 10% costs of sale and preparations for sale/ divided by  
2 = \$62,250.00**

**If you own or have more than one, list here:**

1.3

**Snowflake Court**

Street address, if available, or other description

**What is the property? Check all that apply**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Bushkill PA 18324-0000**

City State ZIP Code

**Pike**

County

**Current value of the entire property?****\$1,500.00****Current value of the portion you own?****\$1,500.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Tenants by the Entireties**

**Check if this is community property**  
(see instructions)

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**Unimproved building lot, Pine Ridge Community, Snowflake Court, Bushkill, Pike County, PA**

**Jointly owned with estranged husband, Irving Del Toro. Half of \$3,000.00 value**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$187,100.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes

3.1 Make: Ford  
 Model: Escape  
 Year: 2019  
 Approximate mileage: 8,843  
 Other information:  
 in Debtor's possession; very good condition

Who has an interest in the property? Check one  
 Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$15,627.00

\$15,627.00

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes

4.1 Make: 2 Kayaks and Paddles  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information: \_\_\_\_\_

Who has an interest in the property? Check one  
 Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$200.00

\$200.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$15,827.00

## Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

## 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....

**Kitchenware; table & chairs; refrigerator; dishwasher; microwave; stove/oven; washer & dryer; living & bedroom furniture; misc. household goods & furnishings, groceries; cleaning supplies, linens, bedding, music; movies; misc. lawn & garden equipment and hand tools in Debtor's possession. Held for Debtor's personal use, no single item of which exceeds \$625 in value.**

\$2,400.00

## 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....

**Televisions; laptop computer; tablet; stereo; misc. home electronics in Debtor's possession. Held for Debtor's personal use, no single item of which exceeds \$625 in value. Held for Debtor's personal use, no single item of which exceeds \$625 in value.**

**\$800.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

**Books and pictures in Debtor's possession; 10 carousel horses in Debtor's possession**

**\$500.00**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

**Clothing in Debtor's possession**

**\$1,000.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

**Watch; wedding band; necklaces; bracelets; earrings; misc. gold & costume jewelry in Debtor's possession**

**\$1,200.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No

Yes. Describe.....

**3 dogs in Debtor's possession**

**\$1.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$5,901.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

Official Form 106A/B

Schedule A/B: Property

**Current value of the**

page 4

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Best Case Bankruptcy

**portion you own?**  
Do not deduct secured  
claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes.....

<b>Cash in Debtor's possession</b>	<b>\$25.00</b>
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**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes.....

Institution name:

17.1. <b>Checking Acct.</b> 17.1. <b>****1070</b>	<b>Citizens Bank Matamoras, PA</b>	<b>\$133.61</b>
17.2. <b>Checking Acct.</b> 17.2. <b>****4569</b>	<b>Wells Fargo Bank East Stroudsburg, PA Joint with Irving Del Toro</b>	<b>\$9.26</b>
17.3. <b>Savings Acct.</b> 17.3. <b>****2689</b>	<b>Wells Fargo Bank East Stroudsburg, PA Joint with Irving Del Toro</b>	<b>\$6.72</b>
17.4. <b>Savings Acct.</b> 17.4. <b>****8242</b>	<b>Wells Fargo Bank East Stroudsburg, PA Joint with Irving Del Toro</b>	<b>\$17.91</b>
17.5. <b>Savings Acct.</b> 17.5. <b>****8119</b>	<b>Wells Fargo Bank East Stroudsburg, PA Joint with Irving Del Toro</b>	<b>\$5.18</b>
17.6. <b>Checking Acct.</b> 17.6. <b>****4572</b>	<b>Wells Fargo Bank East Stroudsburg, PA Joint with Irving Del Toro</b>	<b>\$4.29</b>
17.7. <b>Prime Checking Acct. #****9232</b>	<b>Wells Fargo Bank East Stroudsburg, PA Joint with Irving Del Toro</b>	<b>\$9.56</b>

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No  
 Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No  
 Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No  
 Yes. Give specific information about them  
 Issuer name:

**21. Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account:

Institution name:

**401(k)**

**Employer-sponsored 401(k) Plan  
Optimum  
NON-ESTATE PROPERTY**

**\$1.00**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

No

Yes. ....

Issuer name and description.

**Annuity #\*\*\*\*6555  
PNC Investments  
PNC Ins Services  
620 Liberty Ave 26th Fl  
Pittsburgh, PA 15222  
Debtor receives \$31.05 monthly from her Aunt's estate. Her last payment will  
be received on 12/28/19.**

**\$372.60**

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes. ....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**Anticipated Tax Refund**

**Federal**

**\$2,321.00**

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No  
 Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**Employer-sponsored term life  
insurance policy  
NO CASH VALUE**

**Debtor's sister****\$1.00**

**Whole Life Insurance Policy #5041  
Prudential Life Insurance Co.**

**Debtor's sister****\$7,422.13****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$10,329.26****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

 No Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....****\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$187,100.00</b>
56. Part 2: Total vehicles, line 5		<b>\$15,827.00</b>
57. Part 3: Total personal and household items, line 15		<b>\$5,901.00</b>
58. Part 4: Total financial assets, line 36		<b>\$10,329.26</b>
59. Part 5: Total business-related property, line 45		<b>\$0.00</b>
60. Part 6: Total farm- and fishing-related property, line 52		<b>\$0.00</b>
61. Part 7: Total other property not listed, line 54	+	<b>\$0.00</b>
62. Total personal property. Add lines 56 through 61...	<b>\$32,057.26</b>	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$219,157.26</b>